

In re:  
Kevin Charles Hersh, Sr  
Kristen Elizabeth Hersh  
Debtors

Case No. 23-11336-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jul 10, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2024:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Kevin Charles Hersh, Sr, Kristen Elizabeth Hersh, 105 Oval Lane, North Wales, PA 19454-1825

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Kevin Charles Hersh Sr michelecapilatolaw@gmail.com, perezcapilatolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Kristen Elizabeth Hersh michelecapilatolaw@gmail.com perezcapilatolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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Kevin Charles Hersh Sr Kristen Elizabeth Hersh <u>Debtor(s)</u>	CHAPTER 13  NO. 23-11336 AMC
PENNYMAC LOAN SERVICES, LLC <u>Movant</u> vs.  Kevin Charles Hersh Sr Kristen Elizabeth Hersh <u>Debtor(s)</u>	11 U.S.C. Section 362
Scott F. Waterman <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of June 11, 2024, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$14,423.76**. Post -petition funds received after June 11, 2024, will be applied per the terms of this stipulation as outlined here. The arrearage which breaks down as follows;

Post-Petition Payments:	February 2024 through May 2024 at \$2,842.50/month; June 2024 at \$3,083.76/month
Suspense Balance:	(\$30.00)
<b>Total Post-Petition Arrears</b>	<b>\$14,423.76</b>

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on July 2024 and continuing through March 2025, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$3,083.76** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$1,602.64** towards the arrearages on or before the last day of each month at the address below;

PennyMac Loan Services, LLC  
PO BOX 660929

Dallas, TX 75266-0929

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.
3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: June 11, 2024

**/s/ Denise Carlon, Esquire**  
Denise Carlon, Esquire  
Attorney for Movant

Date: 6/19/2023

**/s/ Michele Perez Capilato**  
Michele Perez Capilato, Esquire  
Attorney for Debtor(s)

Date: 7/8/2024

**/s/ Ann Swartz**  
Ann Swartz, Esquire for  
Chapter 13 Trustee

Approved by the Court this 10th day of July, 2024. However, the court retains discretion regarding entry of any further order.

  
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Bankruptcy Judge  
Ashely M. Chan